

CHAPTER - I

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**A study on “Entrepreneurship, Employment & Efficiency in Micro
Enterprises with special reference to the SGSY**

Chapter – I, Introduction

Introduction:

Poverty alleviation has been an important and explicit objective of the comprehensive development strategy that had been structured over the years by India’s policy makers. The five year plans for the last twenty years had explicit targets for reduction of poverty and related achievement in which generation employment has been prime concern.

In the initial years, rural development and poverty alleviation were state subjects. But the Central Government has taken significant initiatives in 1970s more particularly in the latter part of the decade. As of now, Government of India has become the prime mover of Anti Poverty Programme with substantial support to the state governments through centrally Sponsored Programmes.

Poverty in India

According to the latest estimates, globally, 1.2 billion people live in extreme poverty of which 44 per cent are in South Asia; 75 per cent live in rural areas. In India, as a result of sustained efforts aimed at poverty alleviation, despite an estimated number of over 300 million people crossing the poverty line during 1973-74 to 1993-94, the official data has maintained that 37.3 per cent of the population remained poor. A more recent estimate showed a further dip in poverty level down to 26 per cent in the year 2000. However, the sheer size of the population in the country would indicate that

about 260 million people still subsist below poverty line, even if one were to go by the official estimates.

Brief over view on Multi Pronged Approaches to Poverty Alleviation

An attempt was made to trace the various approaches to the poverty alleviation and presented here as part of the study to under understand the multi pronged approaches of Rural Development programmes and brief over view of policy, programme and achievement of self and wage employment programmes for rural areas as administered by the Union Ministry of Rural Development in collaboration with the State governments, and with substantial involvement of banks and financial institutions, and non-governmental organizations.

In this direction, India has adopted a multi-pronged approach to poverty alleviation. The strategy consists of the following four main components.

- a) Individual household and group oriented programmes of income generation through asset and skill endowment, and direct supplementary wage employment through public works.
- b) Area oriented special programme to counter endemic poverty caused by hostile agro-climatic conditions, poor resource endowment and degeneration of eco-system.

- c) Backup support to poverty group through the minimum needs programme, which aims at improving the quality of life and providing infrastructural support to poverty alleviation measures
- d) Other socio-economic programmes, institutional and legislative measures aimed at promotion the economic well-being and social security of weaker sections.

Earlier Poverty Alleviation Programmes

The following table traces the earlier poverty alleviation programmes and present schemes modified and implemented by the Central and State Government over the period of time.

Present Scheme	Earlier Schemes which have been integrated
Self Employment Programmes	IRDP (1978), TRYSEM (1979), DWCRA (1982)
Swarnajayanthi Gram Swarozgar Yojana (SGSY) (1999)	<ul style="list-style-type: none"> • SITRA (1992), MWS (1988), GKY (1997) • Integrated Rural Development Programme (IRDP) 1978 in certain blocks & 1980 in all blocks). • Training of Rural Youth for Self Employment (TRYSEM) (1979). • Development of Women and Children in rural areas (DWCRA) (1982). • Supply of Improved Toolkits to Rural Artisans (SITRA) (1992). • Million Wells Scheme (MWS) (1988)

	<ul style="list-style-type: none"> • Ganga Kalyan Yojana (GKY) (1997)
Wage Employment Programme:	<p>JRY (1989), JGSY (1999), EAS (1993)</p> <ul style="list-style-type: none"> • Jawahar Rozgar Yojana (JRY) (1989)
Sampoorna Grameen Rozgar Yojana (SGRY) (2001)	<p>Jawahar Gram Samridhi Yojana (JGSY) (1999)</p> <ul style="list-style-type: none"> • Employment Assurance Scheme (EAS) (1993) • JRY (1989): NREP (1980) & RLEGP (1993)
	<ul style="list-style-type: none"> • Jawahar Rozgar Yojana (JRY) (1989) • National Rural Employment Programme (NREP) (1980) and Rural Landless Employment Guarantee Programme (RLEGP) (1983).
Earlier Schemes:	<ul style="list-style-type: none"> • Crash Scheme for Rural Employment (CRSR)/Pilot Intensive Rural Employment Programme (PIREP) (1972). • Food for Work Programme (FFWP) (1977).

Emergence of SGSY and its Coverage

The Integrated Rural Development Programme (IRDP) was started in 1980-81 in all blocks of the country and continues as a major self-employment scheme till March 31, 1999. IRDP has several allied (sub) programmes like Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas(DWCRA), Ganga Kalyan Yojana (GKY), Million Wells Scheme (MWS), and Supply of Improved Toolkits to Rural Artisans (SITRA).

Based on the earlier performance and critical evaluation the IRDP was restructured as Swarnajayanthi Gram Swarozgar Yojana - Golden Jubilee Self Employment Programme (SGSY) - since April 1999 which aimed at

generating self-employment among the rural poor. The objective would be achieved through acquisition of productive assets or appropriate skills that would generate an additional income on a sustained basis to enable them to cross the poverty line.

Prime objective and salient feature of the SGSY

The objective of Swarnjayanti Gram Swarozgar Yojana is to bring every assisted family above the poverty line within three years, through the provision of micro enterprises. Therefore, the monthly income from the micro enterprises to be undertaken should not be less than Rs. 2000/- net of repayment to the bank loan. The following are salient feature of the SGSY.

- ❖ SGSY lays stress on the cluster approach.
- ❖ Backward and Forward Linkages.
- ❖ Emphasis will be on the group approach
- ❖ Holistic programme of micro enterprises covering all aspects of Self Employment
- ❖ Organisation of the rural poor into self-help groups.
- ❖ Thrust on capacity building, planning of activity clusters, infrastructure building, technology and credit and marketing.
- ❖ Cluster of micro enterprises approach

Emergence and Progressive Growth of SHGs

Self-Help Groups (SHGs) are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members, including the consumption

needs. The number of members in SHGs is normally ranged from 10 to 20. It is expected that, within the group, there should be true democratic culture in which all the members must participate actively in the decision making process by taking part in the debate rather he should say discussion.

Though the cohesiveness among the members would be increased due to homogeneity of the groups in terms of education, occupation, income distribution, sex composition, but in the long term, stability of SHGs depends on their members' loyalty to it and the adequacy of SHGs to meet the growing needs of the members. The author personally believes that caste should not be the yardstick of homogeneity rather casteism hampers the mental development of individuals.

The following table indicates about the progressive growth of the Self Help Groups in responding to the emergence of SGSY.

Year	No of SHGs	Bank Loan	NABARD Refinance (in Crores)
1992-93	255	0.289	0.268
1993-94	620	0.650	0.459
1994-95	2112	2.440	2.303
1995-96	4757	6.058	5.661
1996-97	8598	11.840	10.650
1997-98	14317	23.760	21.380
1998-99	32995	57.070	52.060
1999-2000	114775	192.870	150.130
2000-2001	263825	480.870	250.620
2001-2002	461478	545.46	395.73.
Source :Karnatakar (2002)			

It is obvious that collective work, leadership with fixed tenure, mutual trust and cooperative philosophy would be the driving force for SHGs. The basic object of Self –Help Groups is to develop saving capability among the poorest sections of the society, which in turn reduce dependence on financial institutions and develop self-reliance.

Overview of Achievements under IRDP and SGSY

The following table indicates the overall picture of the achievements made five years plans period.

Particulars	1980-85 VI Plan	1985-90 VII Plan	1990-92 Annual Plans	1992-97 VIII Plan	1997-99 Part of IX Plan	1999- 2002 (SGSY) Part of IX Plan
1	2	3	4	5	6	7
1. Physical Progress (lakh families assisted)	165.61 (33.12)	181.8 (36.36)	54.35 (27.18)	108.4 (21.68)	33.84 (16.92)	29.02 (9.67)
a.% of SCs/STs covered.	39.30	45.10	50.49	50.03	46.35	44.78
b.% of Women covered.	NA	18.89	32.02	33.58	34.4.	42.26
2.Total Expenditure (Rs. in crore)	1661.2	3315.8	1582.6	4876.7	2271.8	2045.9

3.Credit Disbursed (Rs.in crore)	3101.6	5372.5	2337.5	7566.3	4170.7	3831.5
4.Total Investment (Rs.in crore)	4762.8 (952.56)	8080.6 (1616.12)	3663.3 (1831.65)	1154.3 (2308.46)	5915.4 (2957.7)	5734.4 (1911.47)
5.Credit Subsidy ratio	1.87	1.98	1.76	1.90	2.39	2.01

Note: Total Expenditure includes subsidy plus administrative expenditure.

Total investment includes credit plus subsidy

Figures in brackets indicate average annual figure.

Under SGSY, in the first three years ie 1999-2002, around three million families have been assisted at a total expenditure of Rs.2,046 crore from government resulting in investment of Rs.5,734 crore.

SHG and Bank Linkage under micro enterprise

The micro-finance scene in India is dominated by Self Help Groups (SHGs) –Bank Linkage Programme for over a decade now. As the formal banking system already has a vast branch network in rural areas, it was perhaps wise to find ways and means to improve the access of rural poor to the existing banking network. This was tried by routing financial services through Self-Help Groups, formed as grass roots level institutions developed for social or economic and financial intermediation for focusing on the poor. An attempt was made to build financial relationship between informal groups

of people and formal agencies like banks for catering to the financial service requirements of the poor, especially women.

Over the years, SHG –Bank linkage model has emerged in India as a core strategy for the banking system to extend their outreach to the poorest among poor. Though SHGs existed even before the linkage program, the banks could not recognise their potential as business clients and both operated independently, without knowing the strength of the other. Intervening to forge a linkage, NABARD was instrument in the emergence of a very strong Micro-Finance movement in the country.

The SHG-banks linkage programme was conceived with the objectives of developing supplementary credit delivery services for the unreached poor, building mutual trust & confidence between the bankers and the poor and encouraging banking activity both on thrift as well as credit and sustaining a simple and formal mechanism of banking with the poor. The linkage programmes is a design relying heavily on collective strength of the poor, closeness of NGOs to people and large financial resources of banks. Further, the SHGs have also undertaken effective social mobilisation functions contribution to an overall empowerment process. The banks have externalized what would otherwise have been high transaction costs for mobilizing savings of the poor, appraisal and sanction of loans and improved loan recovery through the financial intermediative role played by SHGs.

Emergence of Micro Credit and International Initiatives

Mohammed Yunus, popularly known as father of micro-credit system, started a research project in Bangladesh in 1979 and came out with ideas of micro-credit that resulted in the establishment of Grameen Bank in 1983.

In 1984, the participants of the third international symposium on mobilization of personal savings in developing countries, organised by the United Nations, agreed in the final resolution that –internal savings must provide the basis of credit programmes, state control interest rate must be relaxed, more decentralized financial services and strong linkage between the formal and informal credit institutions for development (Dasupta 2001).

in 1984, the Federal Ministry of Economic Co-operation and the Agency for Technical Cooperation of the Federal Republic of Germany undertook a series of studies and workshops on rural finance in developing countries that resulted in a new policy of Self Help Group (SHGs) as a financial intermediation between rural poor and financial institutions, in one hand and micro enterprises, on the other.

In 1986, the participation of Asia and Pacific Regional Agriculturist Credit Association (APRACA) decided on a coordinated programme for the promotion of linkage between banks and SHGs for rural savings mobilization and credit delivery to the rural poor.

In 1989, the Central Bank of Indonesia with the involvement of Self Help Promotional Institution (SHP) started a pilot project entitled “linking Banks and SHGs”.

Basically, micro-credit system gained the momentum in the mid-90s after the World Summit for Social Development, held at Copen-hagen in 1995. The Summit which emphasized the easy access to credit for small producers, landless farmers and other low income individuals, particularly, women, urged government of various national to take appropriate actions in order to make easy accessibility of credit to the poor. Subsequently, in 1997, the World Micro-Credit Summit in Washington announced a global target of ensuring delivery of credit to 100 million of the world’s poorest families, especially the women of those families, by 2005.

Need for the study

The Study of Empowering Women, Micro Finance, Income Generation Programmes are assumed greater significance, in the recent past, as a response to the failure of the Top down, welfare oriented approaches to the women developments. However, in the recent years, the micro credit and micro enterprises programmes for women are increasingly lauded by development agencies as an effective intervention with a positive impact on Socio Economical improvement of women (World Bank. 2000).

In responding to the contemporary importance in the field of micro enterprises, there is emerging needs to understand various aspects of the Micro Enterprises promoted under the SGSY. Efficiency and Income

generation through micro enterprises among the women in rural areas is one of the aspects needs to be study in details to understand the real impact made through the new scheme called SGSY. Hence the present study aimed at bringing out significant impact made on sustainable income through micro enterprises among the women in the study areas.

Scope of the Study

As per the earlier discussions and understanding, Swarnajayanthi Gram Swarozgar Yojana (SGSY) aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. Towards this end, Swarnajayanti Gram Swarozgar Yojana is conceived as a holistic programme of micro-enterprises covering all aspects of self employment. With this single most important objective, the central and state governments concentrating in promoting large number of micro enterprises across the country.

In Tamilnadu, large number of micro enterprises among the women has been promoted among the women in rural areas. In the context of impressive growth of micro enterprises in Tamilnadu, it is high time to understand to what extent these promoted micro enterprises are assisting the women micro entrepreneurs for the sustainable income generation. In keeping all above in mind, the present study proposed to find the answers for the following questions;

1. Social Economic Background of the Women Micro Entrepreneurs
2. Extend of Entrepreneurship skills Development
3. What are the Major Economic activities promoted?

4. Are the women economically, socially independent?
5. Are the income levels of the women increased?
6. Are the income levels of the women increased?
7. How these micro enterprises are effectively managed by the SHGs
8. What are the operational problems of the micro enterprises?
9. What are the important suggestions to improve their activities

Objective of the study:

The major objective of the study is to find out the Social, Economical and Health Problems associated with the women with old age. The specific objectives of the study are as follows.

1. To Study the Social, Economical background of the women micro entrepreneurs assisted under the SGSY.
2. To examine the role of micro enterprises in employment generation
3. To compare the economic status of entrepreneurs before and after their participation in SGSY
4. To identify the problems of Micro Enterprises
5. To make appropriate suggestions for policy intervention for effective implementation of SGSY in the future.

Statement of the Problems

The Swarnajayanti Gram Swarozgar Yojana (SGSY) is outcome of latest review and restructuring of anti-poverty programmes. This Yojana is different from earlier programmes, in the sense of the strategy envisaged for implementation, SGSY has been conceived as a comprehensive Programme of

Self Employment, through organisation of the rural poor into SHGs and their capacity building, training, planning of activity clusters, infrastructure build up and technology and marketing support.

Government is providing several opportunities to women led SHGs and Swarojagaris to come out from clutches of poverty with flexible micro finance, activity loan, capacity building, and marketing linkages. But the women particularly micro entrepreneurs are facing a number of problems in executing their activities including marketing linkages. In this context it is high time to understand the problems of women micro entrepreneurs and thereby make a concrete solution in the form of suggestion to improve the status of poor women in rural areas. Hence the present study would be the miles stone for making the SGSY effective and efficient in the future.

Limitation of the study

The present study has been conducted based on the following limitations.

1. The present study is limited to Villupuram and Thiruvallure districts of the Tamilnadu
2. Further it is restricted to the Women Respondents who were assisted activities loan under the SGSY.
3. Further it is restricted to the Micro Entrepreneurs who have completed six months and above two years after getting activities loan

Conclusion

In this chapter an attempt is made to trace the various poverty alleviation programs and its history, achievements, emergence of the new poverty alleviation programme. Also this chapter is deals with the objectives of the study, statement of the problems, limitation etc. The second chapter provides with research methods and related information on the present study.

Chapter II – District Profile

Introduction:

In the previous Chapter, an attempt was made to understand conceptual frame work and other related issues on the scheme and present study. In the present chapter, it is devoted to compile profile of the district with regards to the figure related to SGSY and its progressive growth. The present study conducted in two district of Tamil. One is Thrivallure and another on is Villupuram. In the following pages, the brief details regarding to the SGSY are given to get some background information.

Thiruvallure District - A Profile

Thiruvallur District is one of the 29 districts of Tamil Nadu carved out of the erstwhile combined Chengai MGR District. The formation of this district was notified on 1.7.96 and it become functional with effect from 1.1.1997. The territorial history of this district is that of the Pallava kingdoms. To corroborate this, many inscription are found in temples situated in this territory. The eastern jurisdiction of this district is urban oriented because of concentration of heavy industrial establishments and that of western is rural oriented on account of hectic agricultural activities.

Geographically positioned at North Latitude between 12 10' & 13 15' and at East Longitude between 79 15' & 80 20', it is bound by Kancheepuram District in south, Andhra State in north, in easy by Bay of Bengal and Chennai District and by Vellore District in the west. Its headquarters is Tiruvallur.

Three rivers are flowing in this district. All the three rivers namely Arani river, Kosasthalayar river and Koovam river flow from west to east and confluence in the Bay of Bengal. They remain dry for most part of the year.

The District has 3 Revenues divisions, 8 Taluks and 14 Panchayat Union as tabled below.

Sl.No	Name of the Revenue Division	Name of the Taluk	Name of the Panchayat Union	No of Village Panchayats
1.	Tiruvallur	1. Tiruvallur	1.Villivakkam	17
2.	Tiruttani	2. Ambathur	2.Puzhal	15.
3.	Ponneri	3. Poonamallee	3.Minjur	56
		4. Tiruttani	4.Sholavaram	39
		5. Pallipet	5.Gummidipoondi	61
		6. Ponneri	6.Tiruvalangadu	42.
		7. Uthukottai	7.Tiruttani	27
		8. Gummidipoondi	8.Pallipet	33
			9.R.K.Pet	38
			10.Tiruvallur	38
			11.Poondi	49
			12.Kadambathur	43
			13.Ellapuram	53
			14.Poonamallee	28
		Total		539

Self Help Group Profile (SGSY Profile)

1. No of Group (Women) : 8322

MT	NMT	TANWA	T.Pt	Munc	Total
5340	1900	123	625	334	8322

2. No of NGOs : Mathi 13 + Non Mathi 17 = Total 30

3. No of Groups credit linked :
under RF No of Groups credit linked. 1726

(Rs. in lakhs)

No	Subsidy	Credit	Total
1726	172.60	258.90	431.50

4. No of Groups credit rated : 350
under E.A No of Groups
credit linked.

(Rs. in lakhs)			
No	Subsidy	Credit	Total
350	242.75	252.55	495.30

5. List of activities taken by :
the Group

1. Jute Bags
2. Paper Cup
3. Coconut Shell and Bamboo Products.
4. Dairy
5. Canteen
6. Soap Powder & Phenoyl
7. Provision store
8. Pickles and Snacks
9. Tailoring
10. Paper mash toys
11. Palm lead products
12. Straw pictures
13. Hand made paper

6. No of Beneficiaries : Target Achievement Amount
undergone EDP training 1090 1223 4.70 lakhs
2002-2003 (women)

7. No of Beneficiaries : Target Achievement Amount
undergone EDP training 364 390 1.50 lakhs
2002-2003 (youth)

8. No of Beneficiaries : Target Achievement Amount
undergone EDP training 1090 1208 4.60 lakhs
2003-2004 (women)

No of Self Help Groups block wise (Rural)

Sl.No	Name of the Block	No of Panchayat	No of Self Help	Name of the NGOs involved
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			Groups	
1.	Minjur	56	860	CRUSADE-IFDP MSSS, GUIDE –NMT MIDS, WEDTRUST NMT, National Agro Foundation, NMT
2.	Sholavaram	39	330	CRUSADE, MSSS
3.	Kadambathur	43	732	DMI-IRCDS, WOMEN COLLECTIVE NMT-MSSS, FRESS TRUST, NMT.
4.	Poonamallee	28	491	DMI-MSSS FRESS TRUST, NMT.
5.	Pallipet	33	460	DMI-MSSS
6.	Puzhal	15	400	DMI-MSSS
7.	Poondi	49	505	IRCDS-MSSS MVM-NMT-MIDS SHARE & CARE
8.	Gummidipoondi	61	670	IWDI, MSSS-MIDS- NMT, BDO-NMT
9.	Tiruvalangadu	42	610	RASS, MSSS, DHAN- NMT, MSDS – NMT
10.	Ellapuram	53	560	MSS, GIRWDS-NMT
11.	Villivakkam	17	312	MSSS
12.	Tiruvallur	38	580	IRCDS, GIRWDS-NMT
13.	R.K.Pet	38	420	RASS, DMI, MSSS
14.	Tiruttani	27	310	RASS, MSSS
	Total	539	7240	

Mathi & Non Mathi	7240
TANWA	123
Town Panchayat	625
Municipality	334
Total	8322

Block Wise & Year Wise Disbursement of Revolving Fund

Sl. No	Name of the Block	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	Total
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1.	Ellapuram	16	13	11	61	33	37	171
2.	Gummidipoondi	12	39	6	22	60	7	146
3.	Kadambathur	58	139	18	13	47	12	287
4.	Minjur	21	36	13	6	83	23	182
5.	Pallipet	22	41	3	58	5	9	138
6.	Poonamallee	21	44	28	44	12	24	173
7.	Poondi	8	29	31	9	43	16	136
8.	Puzhal	4	30	8	0	8	1	51
9.	R.K.pet	9	49	4	33	6	2	103
10	Tiruttani	4	12	4	1	9	23	53
11	Tiruvalangadu	8	12	5	15	11	5	56
12	Tiruvallur	17	45	13	13	26	11	125
13	Villivakkam	4	14	2	0	1	24	45
14	Sholavaram	0	9	6	24	21	0	60
	Total	204	512	152	299	365	194	172
								6

Block Wise & Year Wise Disbursement Economic Assistance

Sl. No	Name of the Block	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	Total
1.	Kadambathur	4	18	31	16	17	86
2.	Minjur	3	-	-	-	9	12
3.	Poonamallee	1	-	1	1	7	10
4.	Tiruttani	5	-	-	-	-	5
5.	Tiruvalangadu	6	-	-	2	-	8
6.	Tiruvallur	1	-	8	1	18	28

7.	Ellapuram	-	-	11	6	12	29
8.	Gummidipoondi	-	-	2	-	11	13
9.	Pallipet	-	-	11	26	20	57
10	Poondi	-	-	5	36	2	43
11	Puzhal	-	-	4	2	29	35
12	R.K.pet	-	-	1	10	4	15
13	Sholavaram	-	-	1	2	1	4
14	Villivakkam	-	-	-	1	4	5
	Total	20	18	75	103	134	350

District Rural Development Agency - SGSY 2003-2004

1. Fund Allocation for 2003-2004 under SGSY

(Rs. In lakhs)

Central share	:	136.72
State Share	:	45.574
Opening Balance	:	82.175
Total	:	264.469

1I.Fund Received

Opening Balance	:	82.175
Central Share	:	89.930
State Share	:	29.977
Other receipts	:	21.400
Total	:	223.482

III. Fund Received

Revolving Fund	:	36.500
Economic Assistance	:	94.340
Infrastructure	:	60.380
Training	:	25.320
Total	:	216.540

IV. Fund available

Revolving Fund	:	0.060
Economic Assistance	:	1.660
Infrastructure	:	2.660
Training	:	2.550
Total	:	6.930

Revolving Fund	:	Physical	Financial
		365	36.50
Economic Assistance	:	134	94.34

Funds available - 2004-2005

O.B	:	6,940
GOI 1 st installment	:	89,230
State Share	:	29.740
Total	:	125.910

Expenditure

Revolving Fund	:	19,400
Economic Assistance	:	
Infrastructure	:	15,130
Training	:	4,540
Total	:	39,070

ESTABLISHMENT OF RASI CENTRES BLOCK WISE SUBSIDY RELEASED DETAILS ABSTRACT

Sl. No	Name of the Union	N o of Pt s	Install ed throug h SHG during CM visit	Indi vidua l	Bala nce	Select ed Pts	subsidy amt rele ased @ 30000 per unit)	App licat ion sent to Bank	Solar sanc tione d by Bank
1.	2	3	4	5	6	7	8	9	10
1.	Tiruttani	27	-	-	27	26	7.80	22	9
2.	Tiruvalangadu	42	-	2	40	39	11.70	21	7
3.	Tiruvallur	38	8	7	23	17	5.10	17	14
4.	Villivakkam	17	-	-	17	17	5.10	17	13
5.	Kadambathur	43	7	3	33	26	7.80	21	3
6.	Pallipet	33	-	-	33	28	8.40	26	1
7.	R.K.pet	38	-	-	38	33	9.90	27	0
8.	Sholavaram	39	-	-	39	39	11.70	29	12
9.	Poondi	49	3	5	41	26	7.80	31	7
10.	Poonamallee	28	-	1	27	23	6.90	19	7

11.	Puzhal	15	-	-	15	14	4.20	14	11
12.	Minjur	56	-	-	56	48	14.40	23	0
13.	Ellapuram	53	-	1	52	32	9.60	32	11
14.	Gummidipoondi	61	-	-	61	20	6.00	15	0
	Total	53	18	19	502	388	116.40	314	95
		9							

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Villupuram District- An over view on SGSY

Achievement Details under SGSY Schemes of Villupuram District

Number of Groups available as on 31.5.2004- 7,705

Mahalir Thittam Groups 7,173

Non Mahalir Thittam Groups 532

There are 7,705 Self Help Groups are functioning in Villupuram District. Out of which 7,173 groups were formed by Mahalir Thittam through approved NGOs. Other 532 groups were formed by other NGOs. Revolving Fund has been sanctioned to 4,146 Self Help Groups and 805 Self Help Groups were assisted with Economic Assistance on various trades under SGSY schemes so far.

SGSY Infra -2002-2003

Five works have been sanctioned to the tune of Rs.49.25 and 61 Self Help Groups buildings has been constructed under SGSY Infra head at an Estimate Cost of Rs.29.70. The details are given below.

1.	Kallakurichi Workshed for VRIKSHA	Rs.14.00 lakhs
2.	Vanur Work Shed for VARSHA	Rs.25.00 lakhs
3.	Common Work Shed to Asokapuri SHG Federation at Vikkiravandy Block	Rs.4.00 lakhs
4.	Common work shed to Uppuvellore in Kandamangalam Block.	Rs.3.75 lakhs
5.	Training Yard in the Kattidamaiyam Building Collectorate Complex	Rs.2.50 lakhs
6.	Under 50% share under SGSY infra to SHG building (61 Buildings)	Rs.29.70 lakhs
	Total	Rs.78.95 lakhs

SGSY Infra 2003-2004

As per the instruction of District Collector a Compound Wall, Ramp and Rain Water Harvesting Structure at an Estimate Cost Rs.1.75 lakhs has been constructed in the District Marketing Complex and 33 Self Help Group Buildings were sanctioned to the tune of Rs.10.87 lakhs under 50% Infrastructure component (remaining 50% will be met by SGRY II). A sum of Rs.23,300 has been sanctioned to SHGs to raise a parapet wall in a common workshed in the Vikkravandy block Rs.5.00 lakhs has been transferred to Villupuram District Supply and Marketing Society as corpus fund.

SGSY Infra 2004-2005

The following are the works sanctioned under SGSY infrastructure for the financial year 2004-2005.

Sl.No	Work	Numbers	Amount Sanctioned (Rs.in lakhs)
1.	SHG buildings (Pavanthur & Saravana Pakkam in T.V.Nallur Block)	2	1.00
2.	Multi purposes building (Vakkur & Ponnankuppam in Vikkirvandy Block)	2	8.50
3.	Compound wall for Marketing complex	1	1.00
4.	Training Centres of SHGs in each Block	22	121.00
5.	Vetenary Dispensaries at Pakkam, Thirupeiyyar, Thakka, Kedar in Kandamangalam, Ulundurpet and Kanai blocks respectively.	3	21.00
	Total	30	152.50

EDP Training 2003-2004

During the year 2003-2004 as per the Director of Rural Development, Chennai instructions 1715 women beneficiaries have to be trained under EDP. Accordingly the selection of Self Help Groups embers in all 22 Blocks were completed and the same has been approved by the District Collector, through Women Development Corporations, Villupuram. All 1715 Women beneficiaries have been trained.

EDP Training 2004-2005

During the year 2004-2005 as per the Director of Rural Development, Chennai instructions 1715 women beneficiaries have to be trained under EDP.

Accordingly the selection of Self Help Groups members in all 22 Blocks were completed and the same has been approved by the District Collector, through Women Development Corporations, Villupuram. All 1715 Women beneficiaries have been trained.

Revolving Fund -2003-2004

During the year 203-2004, 1065 Self Help Groups were graded and Revolving Fund of Rs.10,000/- each of the tune of Rs.106.50 lakhs have been assisted under SGSY Revolving Fund Head of Account.

Revolving Fund 2004-2005

During the year 2004-2005 -405 Self Help Groups were sanctioned Revolving Fund of Rs.10,000/- each of the tune of Rs.40.50 lakhs have been assisted under SGSY Revolving Fund Head of Account.

Economic Assistance -2003-2004

During the year 2003-2004, 327 Self Help Groups were received Economic Assistance to the tune of Rs.359.34 lakhs for various activities, which has been opted by the Self Help Groups.

Economic Assistance -2004-2005

During the year 2004-2005 85 Self Help Groups were received Economic Assistance to the tune of Rs.99,820 lakhs for various activities, which has been opted by the Self Help Groups.

Dr.Ambedkar Hasta Shilpa Vikas Yojana (AHVY)

The Government of India has launched a new scheme namely Dr.Ambedkar Hasta Shilpa Vikas Yojana (AHVY) to promote the activities of

the SHGs in cluster at Kallakurichi and Vanur block in Villupuram District. In Tehnkeeranur Village of Kallakurichi block 12 SHGs those who have engaged wood carving activities have formed a cluster called VRIKSHA and 31 SHGs who are engage in various activities like Lamp shade, candles, Hammock, Agarbakthi making in and around Auroville in Vanur block have formed cluster federation called VARSHA Federation.

The Government of India have sanctioned a sum of Rs.29,600 lakhs for setting up of common facility centre at Kallakurichi for VRIKSHA Federation and a sum of Rs.23.150 lakhs to VARSHA federation for purchase of machineries. The first instalment amount of Rs.5.00 lakhs for each federation has been received and machineries are purchased.

The DRDA, Villupuram has sanctioned a sum of RS.14 lakhs for VRIKSHA and a sum of Rs.25 lakhs to VARSHA federation for the construction of Common Facility Service Centre Building.

Physically Handicapped SHGs tie up under SGSY scheme

There are 48 physically handicapped SHGs were identified in Thiyagdurgam Rishivandiam and Vikkravandy block. Assistance of Revolving Fund of Rs.10,000 each has been sanctioned to 28 Self Help Groups.

Coverage of Physically Handicapped Persons Individual loan tie up under SGSY Scheme

57 physically handicapped persons have been sanctioned individual loan under SGSY scheme with subsidy to the tune of Rs.2,83,550/- and with project cost of Rs.8,64,100/-

Formation of District Supply and Marketing Society (DSMS) in Villupuram District.

The Director of Rural Development, Chennai in his D.O.Lr.No.43756/2002/SGSY-1-3, dated.18.7.2003 has instructed among other things for setting up of District Supply and Marketing Society for effective marketing of SHG products.

Accordingly Villupuram District Supply and Marketing Society has been formed under the Chairmanship of District Collector Draft memorandum and bylaws has been prepared and the Villupuram District Supply and Marketing Society has been registered with the District Registrar, Villupuram under the Tamil Nadu Societies Registration Act 1975 vide S.No.111/2003 on 29th September 2003. Corpus Fund of Rs.5.00 lakhs has been created from SGSY infrastructure. Action is being taken to fill up the post of Manager cum Secretary.

Details of District Marketing Complex Sales

The products of Self Help Groups, which are assisted under SGSY scheme, are being displayed for sales in the District Marketing Complex in Villupuram. The SHGs products were sold for Rs.98,198.00.

List of Self Help Groups under Mahalir Thittam and Others in Villupuram District

No of Groups available as on 19.7.2004 : 7705
 Under Mahalir Thittam : 7173
 Others : 532

Sl.No	Name of the Block	No of Groups under Mahalir Thittam	No of Groups (others)
1.	Thirukoliur	248	23
2.	Mugaiyur	369	24
3.	Thiruvennainallur	258	19
4.	Thirunavalur	278	26
5.	Ulundurpet	254	21
6.	Kanai	408	28
7.	Koliyanur	717	31
8.	Kandamangalam	519	29
9.	Vikkiravandi	391	25
10.	Olakkur	325	28
11.	Mailam	393	23
12.	Merakkanam	263	24
13.	Vanur	490	27
14.	Gingee	274	26
15.	Vallam	351	27
16.	Melmalayanur	341	31
17.	Kallakurichi	197	21
18.	Chinnasalem	292	20
19.	Rshivandiam	355	21
20.	Sankarapuram	141	26
21.	Thiyagadurgam	169	19
22.	Kalrayan Hills	140	13
	Total	7173	532

No of Groups linked under NABARD by Mahalir Thittam is 900 Groups to the tune of Rs.291.210 lakhs.

Details of Revolving Fund & Economic Assistance Sanctioned from 1999-2000 to 2004-2005 (Blockwise-up to 05.8.2004)

Sl. No	Name of the Block	Revolving Fund							Economic Assistance						
		99 20 00	20 00 20 01	2001 2002	2002 2003	2003 2004	2004 2005	To tal	1999 2000	2000 2001	201 2002	2002 2003	2003 2004	24 25	To tal
1.	Thirukollur	11	21	16	56	59	32	195	6	14	0	2	14	7	43
2.	Mugaiyur	5	50	63	86	73	23	300	2	15	2	2	9	2	32
3.	Thiruv ennainallur	0	37	100	48	82	21	288	0	2	6	9	10	2	29
4.	Thiruna valur	0	24	2	52	79	27	184	2	5	0	0	1	0	8
5.	Ulundurpet	0	29	21	44	9	28	131	0	0	0	0	9	0	9
6.	Kanai	15	75	46	80	115	7	338	2	25	4	28	48	6	113
7.	Koliyanur	10	38	69	26	104	23	270	1	2	6	11	26	3	49
8.	Kandam angalam	16	15 2	46	86	20	30	350	10	31	2	28	36	10	117
9.	Vikkira vandi	14	54	33	41	62	17	221	1	6	8	33	25	13	86
10	Olakkur	20	29	19	27	0	25	120	0	0	1	2	8	0	11
11	Mailam	14	56	52	7	24	3	156	4	22	0	1	1	6	34
12	Merak kanam	0	45	40	55	43	47	230	7	0	4	5	5	7	28
13	Vanur	0	57	136	77	35	10	315	0	2	13	12	48	2	77
14	Gingee	0	18	23	19	46	14	120	0	0	0	2	7	0	9
15	Vallam	0	31	44	50	58	6	189	0	0	0	1	13	3	17
16	Melmal ayanur	0	54	30	2	59	37	182	0	0	0	1	13	3	17
17	Kallaku ruchi	0	11	27	29	25	29	121	11	0	2	11	1	2	27
18	Chinna Salem	0	12	5	38	5	0	60	6	0	3	1	4	12	26
19	Rish ivandiam	0	22	46	73	80	5	226	1	10	0	6	13	6	36
20	Sankarapuram	3	5	66	12	71	3	160	5	2	1	2	6	2	18
21	Thiyagadur gam	1	4	23	7	12	0	47	1	0	0	4	5	2	12

22	Kalrayan Hills	0	18	2	67	4	18	109	0	0	0	0	9	0	9
	Total	109	842	909	982	1065	405	4312	59	136	52	173	327	85	832

Swarna Jayanthi Gram Swarojgar Yojana (SGSY)

Total No of Groups available : 7705

No of Mahalir Thittam Groups : 7173

No of Non-Mahalir Thittam Groups : 532

Details of Revolving fund and Economic Assistance sanctioned to SHG's from 1999-2000 to 2004-2005

Sl.No	Year	No of Groups received Revolving Fund	Subsidy Amount (Rs.in lakhs)	No of Groups received Eco.Asst.	Subsidy Amount (Rs.in lakhs)
1.	1999-2000	108	10.900	59	73.14
2.	2000-2001	842	84.200	136	168.400
3.	2001-2002	909	90.900	52	55.66
4.	2002-2003	982	98.200	173	169.52
5.	2003-2004	1065	106.500	327	359.34
6.	2004-2005	405	40.500	85	99.820
	Total	4311	431.20	832	925.88

Formation of Panchayat Level Federation

There are 1104 panchayats in the Villupuram District, out of which 797 Panchayat Level Federation has been formed. Action is being taken to form Panchayat Level Federation in the remaining panchayats also.

Details of the Panchayat Level Federation are furnished below.

Sl.No	Name of the Block	Total No of Panchayat	PLF Formed
1.	Vikravandi	50	48
2.	Vanur	0	0
3.	Kandamangalam	52	52
4.	Koliyanur	48	45
5.	Mailam	47	44
6.	Olakkur	52	37
7.	Mugaiyur	48	35
8.	Kanai	22	20
9.	Vallam	25	14
10.	Ulundurpet	53	36
11.	Thirunavalur	44	36
12.	T.V.Nallur	49	35
13.	Tirukoilur	52	38
14.	Kalrayan Hills	15	15
15.	Thiyagadurgam	30	29
16.	Melmalayanur	55	41
17.	Merkanam	24	5
18.	Kallakurichi	46	20
19.	Gingee	60	26
20.	Chinnasalem	50	28
21.	Sankarapuram	34	11
22.	Rishivandiam	38	38
		15	13
	Total	1104	797

Functioning of District Shopping Complex

SHGs products like terracotta toys, Paper mesh toys, Soft toys, Leather products, Agar Bathi, Seemed Candles are being sold in the District Marketing Complex by the respective SHG Members. The sales so far in the district marketing complex is Rs.98,198.00.

Occupancy Details in the District Marketing Complex

The following SHGs are occupied the stall in the District Marketing Complex.

Sl.No	SHG Name	Products Sold	Sales Amount
1.	Kalaivani Magalir SHG. T.Pudukuppam	Terracotta and Paper Mesh toys	22339.00
2.	Mullai MMS.V.Agaram	Papermesh toys	1600.00
3.	Sugabahgya MMM, Villupuram.	Appalam Vathal & Vadam, etc.,	1513.00
4.	Annai Theresa M SHG, Anathur.	Bakery	19910.00
5.	Nannadu MMM I	Appalam, Vathal, Vadam and Pickles.	5281.50
6.	Lilli Magalir SHG	Terracotta and Paper Mesh toys	7780.00
7.	Thennai Physically Challenged SHG	Agarbathi and Cleaning Powder.	3171.00
8.	Varsha SHG, Auroville	Scented candles and Agarbathi.	9801.00
9.	Nappalaya Theru MMM-1	Photo Lamination	3610.00
10.	Bharathi SHG, T.Kunnathur.	Photo Lamination and cleaning powder.	2952.00
11.	Vasuki Ammaiyyar SHG, Anniyur	Fancy items	1600.00
12.	Sudhakar Nagar MMM-1	Pillow and Pickle	680.00
13.	Manimegalai SHG, Anathur.	Readymade garments	2510.00
14.	Annai Indira SHG, Anathur.	Flour and Snacks	125.00
15.	Kadal Alai MMS.Palliyanthur.	Cool drinks and snacks.	875.00
16.	MMM-I. South Ayyanar St.	Bags	12415.00
17.	Kavikuli MMS, Anathur	Bakery	2035.00
	Grand Total		98198.00

Details regarding Rasi Centers

The following members of the Self Help Groups have been identified and sanctioned to establish Computer Information, KIOSKS (Rasi Centre) in the following places.

Sl.No	Name of the Panchayat	Name of the Block	Name of the SHG member
1.	Othiyathur	Kanai	Mrs.Mumtaz Yusuf, Bismillah MM. Othiyathur.
2.	Radhapuram	Vikkiravandi	Mrs.Gomathi, Parijatham MM. Radhapuram.
3.	Koliyanur	Koliyanur	Mrs.Saritha, Mahalir Mandram.I Ragavanpettai.

Chapter III – Research Methodology

1. Introduction:
2. Identification of attributes:
3. Objective of the Study
4. Research Design:
5. Construction of the Tools
6. Pilot Study
7. Sample Selection for the study
8. Sampling technique, Size and Study areas
9. Data Collection and analysis
10. Summery

Chapter III – Research Methodology

1. Introduction:

The present chapter is devoted to formulation of objectives, Identification Attributes, Research designed adopted, Sampling selection, Construction of Research Tools, Pilot Study conducted, Data collection and its methods of analysis.

2. Identification of attributes:

Based on the initial interaction with various sources, the investigator has identified the following attributes for the present study.

1. Age
2. Marital Status
3. Educational Qualifications
4. Social Background
5. Family Income (before and after)
6. Present Personal Income (before and after)
7. Nature of Loan
8. Promotion of Groups
9. Individual saving
10. Extend of Activity Loan obtained
11. Loan Repaid to the Sources
12. Loan Outstanding
13. Main Economic Activity

14. Duration of the Activity
15. Identification and suggested the Activities
16. Training Institution
17. Duration of the Training
18. Frequency of Visits to Bank
19. Official Support
20. Family Support
21. Assets created & type of assets created.
22. Changes in the Quality of Life;
23. Sharing of the House hold works by F/H
24. Decision Making in important Matters
25. Extent of Various Skill Developed
26. Attitude of your Spouts / Parents
27. Insurance after becoming micro entrepreneur
28. Sources of Marketing
29. Any problems faced?
30. Suggestions for further improvement

3. Objective of the Study

The major objective of the study is to find out the Social, Economical background of the women micro entrepreneurs and the role of micro enterprises in employment and income generation with special reference to SGSY. The specific objectives of the study are as follows.

6. To Study the Social, Economical background of the women micro entrepreneurs assisted under the SGSY.

7. To examine the role of micro enterprises in employment generation
8. To compare the economic status of entrepreneurs before and after their participation in SGSY
9. To identify the problems of Micro Enterprises
10. To make a appropriate suggestions for policy intervention for effective implementation of SGSY in the future.

4. Research Design:

The present investigation has adopted Explorative Survey Design due to the very nature of the issues, respondents, and type of question raised, for generating data related to women micro entrepreneurs who were received Economic assistance received under SGSY. The Explorative study is used for exploring the Efficiency of Micro Enterprises for generating sustainable income among the women formed into the groups under SGSY.

5. Construction of the Tools

The tools of inquiry required for the study were constructed at different stages. At the first state, the investigator reviewed available secondary data and details, available with the official documents in the DRDA Officer which were helpful in identification relevant attributes for the purpose of the study.

At the second stage, various discussion were held with the Project Officers, Assistant Project Officers, Block Development Officials and other who are connected with the implementation of SGSY which helped the

scholar to focus on the significance of the study and preparing suitable the tools for the study.

In the next stage, based on the various consultation and discussion the tentative interview schedule was prepared for the investigation since most of the respondents are illiterate and semi illiterate and not able to read and write.

6. Pilot Study

In order to perfect the Structured Interview schedule contained 35 items, a Pilot study was conducted. For this purpose, 10 women micro entrepreneurs in the other areas of the present study in the same district were chosen. Data were collected with the help of structured interview schedule and responses were analyzed. Based on the analysis few items were deleted and few were modified and the final interview schedule was prepared consist of 32 items.

7. Sample Selection for the study

For the study on hand, the universe or population is the Women Entrepreneurs who have been assisted under economic activities under SGSY. When the investigator identified the respondents the following criteria were kept in mind to avoid causality errors.

1. The women micro entrepreneurs
2. Activity loan received after grading

3. Revolving fund received
4. Completion of one year after economic activities started

8. Sampling technique and Size and areas of the Study

The Purpose sampling techniques was adopted based on the availability of the women micro entrepreneurs during the site and village visits. The following table indicates about the total sample size was taken for the study.

S.No.	State	District	Sample Size
1	Tamilnadu	Villupuram	50
2		Thiruvallur	50
Total			100

9. Data Collection and analysis

The data was collected with respondent directly with the help of well prepared interview schedule and experienced data enumerators along with the investigators. The interview was conducted with 110 respondents. After considerable perseverance, out of 110 interview schedule 100 schedules were taken into analysis. For the purpose analysis and nature of the objectives formulated, Percentage technique was adopted for data analysis.

10. Summary

In this chapter the methodology aspects of the study is presented. After deeper analysis of the study process, clarity on the chosen methods a suitable research design has been evolved. Accordingly, it is considered that application of percentage analysis will be suitable and same has been applied for the purpose of data analysis for this study.

The next chapter deals with analysis and interpretation of the results.

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The next chapter deals with analysis and interpretation of the results.

Chapter IV – Data Analysis and Interpretation

The major objective of the present study is to find out the Social, Economical background of the women micro entrepreneurs and the role of micro enterprises in employment and income generation. Pre tested interview schedule was administered to the 100 micro entrepreneurs.

The Interview schedules were analyzed and primary data were generated as per the details of the attributes described earlier. Finally, the critical analyses were also worked out to find out whether the micro entrepreneurs have improved their economical status after become micro enterprises.

This chapter is devoted to analysis of the data collected from the micro entrepreneurs and presented in the form of table and description through application of percentage technique.

In each table, the summary of finding is provided. The comprehensive summary of finding is provided in the chapter V.

Table - 1. Age distribution of the Respondents

The following table indicates the analysis related to Age distribution of the Respondent for the purpose of the present study.

S.No	Age Distribution	Frequency	Percentage
1	15-20	--	--
2	21-25	4	4
3	26-30	19	19
4	31-35	28	28
5	35 and above	49	49
	Total	100	100

As observed from the above table, Nearly 50 percentage of the respondents were under the age groups of above 35 years followed by 28 percent of the respondents were under the age groups between 31 to 35 and no respondents are engaged in micro enterprises under the age group between 15 to 20 in the sample studied

Further it is deduced from the said table that Most (39%) of the respondent are engaged in micro enterprises and more matured in the decision making process in the areas related to the micro enterprise and important bread winner in the family.

Table - 2. Distribution of Marital Status of the Respondents

The following table indicates on the Marital Status distribution of the Respondents studied for the purpose of the present study.

S.No	Marital Status	Frequency	Percentage
1	Married	85	85
2	Un Married	5	5
3	Widow	8	8
4	Destitute	2	2
	Total	100	100

As observed from the above table, 85 percentages of the respondents were married, and other are very less in percentage as described in the table. And most of the respondent are married which indicates that they are the important bread winner in their family. The considerable women who belong to Widow and Destitute also have greatly benefited out of the SHG and micro credit under SGSY.

It is important to note from the table that the most of the respondents are married and actively engaged in the micro enterprising activities to generate sustainable income under the SGSY. Un married women were not involved in the micro enterprises due to uncertainty of the future location after r marriage in the future.

Table - 3. Distribution of Educational Qualification of the Respondents

The following table indicates on the Educational Qualification of the Respondents studied for the purpose of the present study.

S.No	Educational Qualification	Frequency	Percentage
1	Illiterate	25	25
2	Upto 5 th Standard	31	31
3	Upto 10 th Standard	34	34
4	Upto 12 th Standard	8	8
	Degree and above	2	2
	Total	100	100

As observed from the above table, among the women micro entrepreneurs under study, 90 percentages of the respondents were illiterate and studied up to 10th Standard of school education except only 10 percentages of the micro entrepreneurs who complete their education up to 12th standard and Degree respectively.

Further it is deduced from the said table that Most (34%) of the respondent have studied up to 10th standard.

Table - 4. Distribution of Social Background of the Respondents

The following table indicates about the Social Background of the Respondent studied for the purpose of the present study.

S.No	Social Background	Frequency	Percentage
1	Schedule Tribe	--	--
2	Schedule Caste	32	32
3	Backward Class	65	65
4	Forward Class	3	3
5	Others	--	--
	Total	100	100

As observed from the above table, Most (65%) of the respondents were under the Backward Class of Community which is followed by the 32 percent of the respondents were Scheduled Caste. This is considerable portion of the respondents were covered under the SGSY and micro credit scheme at the district level.

It is also observed that the women from forward communities were not actively covered in the micro enterprises though there are considerable numbers of poor family exist in the forward community. But no scheduled tribe is covered among the micro enterprises studied in the present study.

Table - 5. Distribution of Nature of Loan received by the Respondents

The following table indicates about the Nature of the Loan received by the Respondent studied for the purpose of the present study.

S.No	Nature of Loan Received	Frequency	Percentage
1	Individual Loan	33	33
2	Groups Loan	67*	67
3	Others	--	--
		100	100

As observed from the above table, 67 percentages of the respondents obtained Group loan and others (33 %) received as individual loan for their economic activities.

(*) Further it is observed during the data collection that majority of the groups obtained group loan under SGSY, but they have divided among the women member equally and doing micro enterprises separately and not coming under the groups economic activities but individual economic activities.

Table - 6. Distribution of “Who Promoted Your Groups” of the Respondents

The following table indicates about the “Who Promoted Your Groups” of the Respondent studied for the purpose of the present study.

S.No	Who Promoted Your Groups	Frequency	Percentage
1	NGO	78	78
2	DRDA	15	15
3	Women Development Corporation	2	2
4	Bank	--	--
5	Others – President	5	5
		100	100

As observed from the above table, it is pertinent to note that the majority (78 %) of the respondents expressed that their groups have been formed by the Local NGO. Also it is understood from table that apart from the NGO and DRDA, the village presidents also are active in promoting Self Help Groups and linking with SGSY under DRDA. But no role for banking sectors in formation of the groups at the grass root level.

Further it is deduced from the table, that the DRDA and Women Development Corporation have minimum role in formation of groups at the grassroots level.

Table - 7 Distribution of “Individual Saving” in the Groups of the Respondents

The following table indicates about the “Individual Saving” of the Respondent studied for the purpose of the present study.

S.No	Individual Saving in the Groups	Frequency	Percentage
1	Below 1000	3	3
2	1001-2000	11	11
3	2001-3000	30	30
4	3001-4000	38	38
	4001-5000	15	15
	5001-6000	2	2
	Above 6000	1	1
		100	100

As observed from the above table, majority of the respondent (38%) saved between Rs.3001 to 4000 followed by 30% of the respondents saved between Rs. 2001 to 3000 as group saving in their groups.

More over this table indicates that the quantum of saving in the groups is very moderate and no one in the studied respondent has saved above Rs.6000/-

Table – 8 Distribution of “Extend of Activity Loan Obtained” of the Respondents

The following table indicates about the “Extend of Activity Loan Obtained” by the Respondent studied for the purpose of the present study.

S.No	Extend of Activity Loan Obtained	Frequency	Percentage
1	Below 5000	6	6
2	5001 – 10,000	14	14
3	10,001 – 15,000	33	23
4	15,001 – 20,000	17	12
5	20,001 – 25,000	15	10
6	25,001 – 30,000	1	1
7	Above 30,001	14	14
	Total	100	100

As observed from the above table, it is very clear that the loan size of the individual micro entrepreneurs vary according to their economic activities identified and repayment capacity. The maximum loan size as per the study is between Rs.10, 000 to 15,000, followed by the 17 percentage of the loan size is Rs. 15,001- 20,000/-

Further it was observed from the data and during the interview that nearly 75 percentage of the respondent expressed that they have obtained loan based on the group concept (Group Loan but individual Activities) and the same loan has been divided equally by the each member in the groups. And they are doing their economic activity independently. Accordingly are pooled together their repayment amount and regular repayment are made by the groups.

Table - 9 Distribution of “Loan Repaid to the Source” of the Respondents

The following table indicates about the “Loan Repaid to the Source” of the Respondent studied for the purpose of the present study.

S.No	“Loan Repaid to the Source”	Frequency	Percentage
1	No Repaid	2	2
2	Below 10,000	51	51
3	10,001 – 15,000	20	20
4	15,001 – 20,000	10	10
5	20,001 – 25,000	2	2
6	25,001 – 30,000	1	1
7	Above 30,000	7	7
8	All repaid	7	7
		100	100

As observed from the above table, it is pertinent to note that the repayment rate are impressive and nearly 75 per cent of the respondents have repaid almost 75 percentage of the loan obtained for the economic activities.

Further it is deduced from the table that except 2 respondents studied all are active in the repayment process within the stipulated repayment period. And most interestedly, 7 respondents have already cleared their loan repayment with in the time and expecting for the additional loan. From the study it is understood that the defaulter rate is 2%.

Table - 10 Distribution of “Loan Outstanding” (to be repaid)” of the Respondents

The following table indicates about the “Loan Outstanding” distribution of the Respondent studied for the purpose of the present study.

S.No	“Loan Outstanding”	Frequency	Percentage
1	No Repaid	2	2
2	Below 10,000	63	63
3	10,001 – 15,000	23	23
4	15,001 – 20,000	4	4
5	20,001 – 25,000	0	0
6	25,001 – 30,000	0	0
7	Above 30,000	0	0
8	All repaid	7	7
		100	100

As observed from the above table, it is clear to note that the majorities (63%) of the respondents have their loan outstanding only below the Rs. 10,000/- they are sincere to ensure regular repayment as per the bank direction and agreement made upon it in the beginning.

Further it is deduced from the table that on 4 respondents have to repay maximum of their loan obtained. These 4 respondents may be considered as high risk groups since they have very poor repayment culture. The groups members have also taken initiatives to pressurize these members to the proper repayment in time.

Table – 11 Distributions of “Economic Activities” of the Respondents

The following table indicates about the “Economic Activities” distribution of the Respondent studied for the purpose of the present study.

S.No	Economic Activities	Frequency	Percentage
1.	Petty Shop	3	3
2.	Vadai Pazzi Sales	2	2
3.	Bunk Shop	2	2
4.	Garments	2	2
5.	Handicraft	3	3
6.	Provisional Shop	3	3
7.	Selling of Try fish	2	2
8.	Milching animal	24	24
9.	Coconut Ban Production	2	2
10.	Banana Cultivation	3	3
11.	Jute bag Production	4	4
12.	Vegetable Cultivation	3	3
13.	Paddy Sales	3	3
14.	Flour Mill	3	3
15.	Rending Construction Materials	5	5
16.	Tea Stall	2	2
17.	Weakly Marketing	4	4
18.	Greeting Card	2	2
19.	Appalam Making	3	3
20.	Bakery Production	2	2
21.	Pickles	3	3
22.	Paper toys	2	2
23.	Banana Sales	5	5
24.	Rice Sales	5	5
25.	Canteen	8	8
		100	100

As observed from the above table, the respondents are engaged variety of economic activities under SGSY. The composition of the economic activities chosen by the respondents indicates on their free and suitable choice for the economic activities as the key activities for the income generation. Also the data indicated that most of the respondents have chosen milching animal as their suitable key activities.

Table - 12 Distribution of “How long you are doing this Economic Activities” of the Respondents

The following table indicates about the “How long you are doing this Economic Activities” distribution of the Respondent studied for the purpose of the present study.

S.No	“How long you are doing this Economic Activities”	Frequency	Percentage
1	Below 6 Months	2	2
2	6 Months to 9 Months	8	8
3	9 Months to 12 Months	36	36
4	Above 12 Months	54	54
		100	100

As observed from the above table, Majority (54%) of the respondents have completed one full year of their business activities. Also 36 percentages of the respondents have almost going to complete 12 months of their economic activities. All most 90 percentage of the respondent have nearly completed 12 months period of their economic activities.

It is also deduced from the tables that only 10 percentage of the respondent studied have not been completed the minimum period up to 9 months.

Table - 13 Distribution of “Who Suggested Your Economic Activity” of the Respondents

The following table indicates about the “Who Suggested Your Economic Activity” distribution of the Respondent studied for the purpose of the present study.

S.No	“Who Suggested Your Economic Activity” Marital Status	Frequency	Percentage
1	NGO	54	54
2	DRDA	10	10
3	Mahalir Thitta Officials	1	1
4	Bank	1	1
5	Myself	25	25
6	Groups Decision	8	8
7	Others	1	1
		100	100

As observed from the above table, Majority of the (54%) respondents expressed that they have identified their economic activities based on the suggestion given by the local NGO who promoted their groups in the beginning. And impressively 25 percentages of the respondents have chosen their economic activities based on their own self with little consultation with their family members and based on their confidence.

Further it is also understood from the table that the group’s decision also has greatly assisted them to chose right economic activities based on their groups’ cohesion. And the bankers have played very little role in suggesting and identification of viable economic activities for the groups members.

Table - 14 Distribution of “Who arranged the training” of the Respondents

The following table indicates about the “Who arranged the training” distribution of the Respondent studied for the purpose of the present study.

S.No	“Who arranged the training”	Frequency	Percentage
1	NGO	72	72
2	DRDA	20	20
3	Mahalir Thittam	2	2
4	Bank	-	-
	NGO & DRDA	3	3
	Myself	3	3
		100	100

As observed from the above table, 72 percentages of the respondents have undergone the training with the help of NGOs. This is followed by the District Rural Development Agency. NGO and DRDA also jointly organised training programme for the micro entrepreneurs under SGSY.

Table - 15 Distribution of “Duration of the Training” attended by the Respondents

The following table indicates about the “Duration of the Training” attended by the Respondent studied for the purpose of the present study.

S.No	Duration of the Training	Frequency	Percentage
1	One Week	56	56
2	Two Week	21	21
3	Three Week	6	6
4	Four Week	3	3
5	Five Week	5	5
6	Three Months	2	2
7	No Training	7	7
		100	100

As observed from the above table, 56 percentages of the respondents have undergone one week training based on their nature of the activities selected. And 21 percentages of the respondents have expressed that they have undergone two week training based on their nature of the activities selected and suggested by the NGOs and DRDAs officials.

Further it is deduced from the table that 7 percent of the respondent are engaged in micro enterprises with out formal training since all the activities they have chosen are traditional one and they no need training.

Table – 16 Distribution of “Frequency of Visits to Bank” of the Respondents

The following table indicates about the “Frequency of Visits to Bank” of the Respondent studied for the purpose of the present study.

S.No	“Frequency of Visits to Bank”	Frequency	Percentage
1	Weekly	13	13
2	Bi-Monthly	56	56
3	Monthly	11	11
4	Occasionally	5	5
5	Rarely	15	15
		100	100

As observed from the above table, 56 percentages of the respondents are having habitual of going to bank bi-monthly basis for various transactions including repayment of their dues to the bank.

Further it is deduced from the table that 20 percent of the respondent are visiting to the bank occasionally and rarely to bank bi-monthly basis for various transactions including repayment of their dues to the bank.

Table - 17 Distribution of “Whom you feel more supportive” of the Respondents

The following table indicates about the “Whom you feel more supportive” distribution of the Respondent studied for the purpose of the present study.

S.No	“Whom you feel more supportive”	Frequency	Percentage
1	BDO / Officials	31	31
2	Bankers	2	2
3	NGOs	56	56
4	Village President	3	3
7	BDO& Bankers	7	7
8	Bankers & NGO	1	1
		80	100

As observed from the above table, the prime support of NGOs followed by the BDO/Officials has greatly assisted for most (81%) of the micro entrepreneurs in carrying out their economic activities in systematic ways. In which NGOs, are the prime supporter for the micro enterprises assisted under he the SGSY.

Further it is deduced from the said table that the village presidents also have contributed significantly in supporting the respondents and bankers are contributed only 2% as percent for the micro entrepreneurs

Table - 18 Distribution of “Whom you feel more supportive in the family” of the Respondents

The following table indicates about the “Whom you feel more supportive in the family” distribution of the Respondent studied for the purpose of the present study.

S.No	“Whom you feel more supportive in the family”	Frequency	Percentage
1	Father/Mother	18	18
2	Husband	64	64
3	Brother/ Sister	6	6
7	Self Supportive	9	9
8	Son/Daughter	3	3
	Total	100	100

As observed from the above table, the micro entrepreneurs are getting more constructive support from their husbands (64%), this is healthy trend compared to the Pre SHGs stage. The respondent expressed that they are more comfortable with their Husband in carrying out income generative activities and they are also getting encouraging support from their father and mothers (18 %).

It is also observed from the table that, the women are very supportive by themselves considerably without getting any support from their family members. It shows that the 9 % percent of the respondent are self supportive in nature and becoming independent thanks to the implementation of the SGSY.

Table - 19. Distribution of “Monthly Income before & after micro Enterprising” of the Respondents

The following table indicates about the “Monthly Income before & after micro enterprising” of the Respondent studied for the purpose of the present study.

S.No	Monthly Income						
	Before Micro Enterprising	F	%	S. No	After Micro Enterprising	F	%
1	No Income	62	62	1	No Income	--	--
2	Below Rs. 500	24	24	2	Below Rs. 500	4	4
3	501 - 1000	9	9	3	501 - 1000	27	27
4	1001 - 1500	3	3	4	1001 - 1500	36	36
5	1500 - 2000	--	--	5	1500 - 2000	13	13
6	Above - 2001	2	2	6	Above - 2001	20	20
	Total	100	100		Total	100	100

As observed from the above table, it is clearly understood that the encouraging changes in the income generation after the micro enterprise of the respondents. From the table it is deduced that the percentage of the “No Income” category before becoming micro enterprise is clearly high (62%). But dramatically, after the micro enterprise, no respondent has come under the “No income” categories thanks to the SGSY and SHG

Finally it can be strongly pointed out the based on the above table that the all most all the respondents are generating income in difference range according to their investment and economic activities and marketing feasibility.

Table - 20. Distribution of “Monthly Income of the family - before & after micro Enterprising” of the Respondents

The following table indicates about the “Monthly Income of the family - before & after micro enterprising” of the Respondent studied for the purpose of the present study.

S.No	Monthly Income of the family						
	Before Micro Enterprising	F	%	S. No	After Micro Enterprising	F	%
1	No Income	--	--	1	No Income	--	--
2	Below Rs. 500	--	--	2	Below Rs. 500	--	--
3	501 - 1000	21	21	3	501 - 1000	2	2
4	1001 - 1500	27	27	4	1001 - 1500	6	6
5	1500 - 2000	14	14	5	1500 - 2000	20	20
6	2001 - 2500	23	23	6	2001 - 2500	45	45
7	2501 - 3000	10	10	7	2501 - 3000	16	16
8	Above - 3001	5	5	8	Above - 3001	11	11
	Total	100	100		Total	100	100

As observed from the above table, it is clearly understood that the encouraging changes in the improved level of income of their family after the micro enterprise of the respondents. The additional income of the respondent has been added in their family income and aggregately their family income also has been increased in double fold.

Particularly, it is deduced from table that the income groups of 2001 – 2500 has been increased in double fold after micro enterprises and income generation of the respondent with the help of micro enterprises under the SGSY

Table – 21 Distribution of “ If any Assets Created” by the Respondents

The following table indicates about the “If any Assets Created” by the Respondent after becoming micro enterprises.

S.No	If any Assets Created	F	%	Type of Assets Created (out of 63%)	F	%
1	Yes	63	37	House	14	
2	No	37	37	Lives Stock	19	
	Total	100	100	Land	4	
				Jewel	22	
				House Repaired	1	
				Agricultural Implements	1	
				Electricity Connection	2	
					63	

As observed from the above table, 63 percentage of the respondent have created on their own choice. Purchasing or construction of houses also priority of the respondent, all this emerged due to the new initiation of income generation under to the SGSY.

But interestedly most of them purchased Jewel as their choice rather than land, this is may be due to social obligation and status.

Table - 22 Distribution of “Sharing of house hold works by family members/ Husband” of the Respondents

The following table indicates about the “Sharing of house hold works by family members/ husband of the Respondent studied for the purpose of the present study.

S.No	Attributes	Frequency	Percentage
1	Always	72	72
2	Occasionally	13	13
3	Rarely	12	12
4	Not to Reveal	3	3
		100	100

As observed from the above table, Most of the respondents (72%) have agreed that their husband & father have greatly contributing towards sharing of the house hold responsibility by the Father and Husband. But very few respondents have revealed that they don't want of reveal for this question.

Table – 23 Distribution of “Decision Making in all important matters”.

The following table indicates about the “Decision Making in all important matters” in the family of the Respondent studied for the purpose of the present study.

S.No	Decision Making in all important matters	Frequency	Percentage
1	My Self	26	26
2	Jointly	47	47
3	Husband	22	22
4	Father in law	1	1
5	Son	1	1
6	Not to reveal	3	3
		100	100

As observed from the above table, Majority (47 %) of the respondents expressed that they are taking all decision on all important matters “jointly”. Interestingly, 26 % of the respondent boldly agrees that they “themselves” are playing greater and independent role in decision making in all important matters related to their family affaire.

It is also clearly shows that the role of husband in the process of decision making are degreasing trend as against earlier. This is positive trend in the process of empowering women through income generation through SGSY.

Table - 24. Distribution of “Changes in the Quality of Life” of the Respondents

The following table indicates about the “Changes in the Quality of Life” distribution of the Respondent studied for the purpose of the present study.

S.No	“Changes in the Quality of Life”	Frequency	Percentage
1	Satisfactory	35	35
2	To Some Extend	58	58
3	Not at all	5	5
4	Not to reveal	2	2
	Total	100	100

As observed from the above table, it is very clear that the respondents have improved their quality of life “to some extend” after becoming micro enterprises compared to the earlier period.

And impressively 35 percentages of the respondents have improved their quality of life “Satisfactory” level after becoming micro enterprises and generating considerable income in their life.

Table - 25. Distribution of “Various Skills Development” by the Respondents

The following table indicates about the “Various Skills Development” distribution of the Respondent studied for the purpose of the present study.

V.G = Very Good, N.S. = Not Satisfactory, NAA. = Not at all

S.No	“Various Skills Developed	V.G	Good	NA	NAA
		(out of 100 responses)			
1	Problems Solving Skills	12	63	17	8
2	Confidence Building	63	20	11	6
3	Accounting Skills	25	49	15	11
4	Social Interaction	74	22	4	--
5	Participating in Social Activities	52	41	5	2
	Cumulative Responses	226	195	52	27

As observed from the above table, the overall understanding of the data indicates that the respondents have developed various skill quite impressively after became SHGs members and micro enterprises as a result of participating various meeting and activities related to the SHG and Micro enterprises.

Most of the participants (63 %) are good in problems solving skill and equal percentage of the respondent have developed Confidence Building and 49 percentage of the respondents have development skill on Accounting, and 74 % and 52 % of the participants have in social interaction and Involvement of social activities respectively.

Table – 26. Distribution of Insurance made after becoming the micro entrepreneurs.

The following table indicates about the “Insurance made after becoming the micro by of the Respondent’s involving in the SHG and Micro Enterprises.

S.No	Got Insured their life.	Frequency	Percentage
1	Yes	55	55
2	No	30	30
3	Plan to do	15	15
	Total	100	100
S.No	Type of Insurance among the 55 respondent	Frequency	Percentage
1	Group Insurance	30	
2	Individual Insurance	15	
	Total	100	100

As observed from the above table, the promotion of the Self Help Groups and micro enterprises under SGSY has made 55% of the respondents insured for their life which highly positive changes noticed in this study thanks to the SGSY. Also rests of them are planning to do their insurance in the near future.

More over, among the insured respondents, most of them are coming under the group insurance and remaining comes under the individuals insurance based on the table above.

Table – 27 Distribution of “Attitude of spouse / parents” of the Respondent’s involving in the SHG and Micro Enterprises.

The following table indicates about the “Attitude of spouse / parents” of the Respondent’s involving in the SHG and Micro Enterprises.

S.No	“Attitude of spouse / parents”	Frequency	Percentage
1	Encouraging	81	81
2	Indifferent	13	13
3	Opposing	--	--
4	Not to reveal	6	6
	Total	100	100

As observed from the above table, the promotion of the Self Help Groups under SGSY has made lot of positive changes in the minds of the spouse and parents of the respondents.

In this study, impressively 81 % of the respondent’s spouse and parents are encouraging towards their active participation in the SHG’s activities and in the process of income generation under micro enterprises.

Table – 28 Distribution of “Problems faced” by the micro entrepreneurs

The following table indicates about the Problems faced by the micro entrepreneurs during the economic activities.

S.No	“Problems faced”	Frequency	Percentage
1	Non Availability of Raw materials	15	15
2	Competitive environment	5	5
3	Transportation	4	4
4	Low price	6	6
5	Poor Sales in summer seasons.	4	4
6	Poor Infrastructure Facilities	7	7
7	No Regular Orders	2	2
8	Getting Local marker	6	6
9	Availability of fodder for milching animals	3	3
10	No Storage facilities	3	3
11	High rate of raw materials	12	12
12	Dull Business in rainy seasons	8	8
13	Water scarcity	4	4
14	Manual process of Raw materials	5	5
15	Frequent machine repair	3	3
16	No problems	13	13
	Total	100	100

As observed from the above table, most (48%) of the respondents have expressed that they have no problems in their micro enterprises. And other 87% of the participants are facing various problems as mentioned in the table. Among the various problems faced by the participants, 15% of the respondents are suffered from the “Non availability of the raw materials.

It is also observed during the data collection with the micro entrepreneurs that some of the respondent are reluctant to express on their problems in front of the official and NGOs.

Table - 29 Distribution of “Sources of Marketing of product” of the Respondents

The following table indicates about the “Sources of Marketing of product” distribution of the Respondent studied for the purpose of the present study.

S.No	“Sources of Marketing of product”	Frequency	Percentage
1	Local Level	41	41
2	Block Level	17	17
3	District Level	22	22
4	State level	15	15
5	National Level	3	3
6	International Level	2	2
	Total	100	100

As observed from the above table, it is very clear that the majority (41% of the respondents are marketing their product and services in the local market or local sources. And 22 % of the respondents are extending their marketing networks at the district level.

More over, considerable amount of the respondents are having their marketing network at the state and national level to broaden their market sources. But interestingly, 5% of the respondents are having national and international marketing network for their credit.

Table - 30 Distribution of “Suggestion to Improve” their economic activities
Of the Respondents

The following table indicates about the Suggestion to Improve” their economic activities of the Respondent studied for the purpose of the present Study.

S.No	Any suggestion/ Needs to improve your economic activities.	Frequency of Multiple responses and Cumulative Analysis
1	➤ Training on marketing skills	70
2	➤ Additional Accounting Training	58
3	➤ Regular raw material supply support	45
4	➤ More investment	41
5	➤ Expansion of marketing support	36
6	➤ Need Vehicle to transport	20
7	➤ Additional Equipments	19
8	➤ Additional Machineries	15
9	➤ Additional training	13
10	➤ Advance Tailoring Machine	12
11	➤ Need more infrastructure	12
12	➤ Additional Loan	11
13	➤ Formation of Milk society	4
14	➤ Storage and Stocking Facilities	3
15	➤ Land for cultivation	3
16	➤ No ideals/ No suggestion.	12
	Total Multiple responses	100

As observed from the above table, the multiple responses indicates that the most of the respondents required training for capacity and skill development in the areas of marketing and accounting to improve their micro enterprises in more remunerative ways.

Chapter V – Summary of result, Discussion and Conclusion

In this concluding chapter, result, discussion and certain valid conclusions, extracted on the basis of objectively quantified results are presented. As the major objective of the present study is to find out the Social, Economical background of the women micro entrepreneurs and the role of micro enterprises in employment and income generation with the special reference to the SGSY, the percentage analysis was computed and actual frequencies was interpreted accordingly.

The Interview schedules were used and primary data were collected as per the details of the attributes described earlier. Finally, the critical analyses were also worked out to find out whether the micro entrepreneurs have improved their economical status after become micro enterprises.

Summary of the results

28 multiple chose questions were included in the interview schedule for the study on hand. The interpretation of the interview schedule is presented table by table in the chapter V. The overall picture derived on the basis of the findings indicates the following profile of the women micro entrepreneurs which are presented here.

1. Most of the respondents (77 %) are comes under the age groups of 31 and above which is more productive age groups engaged in micro enterprises and active members in the SHGs. More they are more matured in decision making in the areas related to micro enterprises.

2. Majority (85%) of the respondents were married which indicates that they are the important bread winner in their family. It is important to note that married women are actively engaged in the micro enterprising activities to generate sustainable income under the SGSY. The considerable number of women who belong to Widow and Destitute also have greatly benefited out of the SHG and micro credit under SGSY.
3. Among the women micro entrepreneurs under study, 44% of the respondents were studied up between 10th Standard of school education to 12th standard and Degree and more informative which helped them to active part in the process of micro enterprises. Interestingly 56 % of the women are illiterate and studied up to 5th standard and picked up lot of skill and other information thanks to the SHGs
4. Most (65%) of the respondents were under the Backward Class of Community which is followed by the 32 percent of the respondents were Scheduled Caste. It is also observed that the women belongs to forward communities were not actively covered in the micro enterprises and SGSY though there are considerable amount of poor family are exist in the forward community.
5. 67% of the respondents obtained Group loan and others (33 %) were received as individual loan for their economic activities. But it is also observed that majority of the groups were obtained group loan under SGSY, but they have divided among the women member equally and doing micro enterprises separately and not coming under the groups economic activities but individual economic activities.

6. It is pertinent to note that the majority (78 %) of the respondents were expressed that their groups have been formed by the Local NGO. Also it is understood from the study that apart from the NGO and DRDA, the village presidents had also played active in promoting Self Help Groups and linking with SGSY under DRDA. But no role for banking sectors in formation of the groups at the grass root level.

7. Majority of the respondent (38%) saved between Rs.3001 to 4000 followed by 30% of the respondents saved between Rs. 2001 to 3000 as group saving in their groups. More over the quantum of individual saving in the groups is very moderate and no one in the studied respondent has saved above Rs.6000 though they have completed more two of years of existences.

8. It is very clear from the study that the loan size of the individual micro entrepreneurs vary according to their economic activities identified and repayment capacity. The maximum loan size as per the study is between Rs.10, 000 to 15,000, followed by the 17 percentage of the loan size is Rs. 15,001- 20,000/- Further it was observed from the data and during the interview that nearly 75 percentage of the respondent expressed that they have obtained loan based on the group concept (Group Loan but individual Activities) and the same loan has been divided equally by the each member in the groups. And they are doing their economic activity independently. Accordingly they have pooled together their repayment amount and regular repayment is made by the groups.

9. It is pertinent to note that the repayment are impressive and nearly 75 per cent of the respondents have repaid almost 75 percentage of the loan obtained for the economic activities. Further it is deduced from the study that except 2 respondents studied all are active in the repayment process within the stipulated repayment period. And most interestedly, 7 respondents have already cleared their loan repayment with in the time and expecting for the additional loan. From the study it is understood that the defaulter rate is 2%.

10. It is clear to note that the majorities (63%) of the respondents have their loan outstanding only below the Rs. 10,000/-. And they are sincere to ensure regular repayment as per the bank direction and agreement made upon it in the beginning. Further it is deduced from the study that 4 respondents have to repay maximum of their loan obtained. These 4 respondents may be considered as high risk groups since they very poor repayment culture. The group's members also have taken initiatives to pressurize these members to the proper repayment in time.

11. The respondents are engaged in variety of economic activities under SGSY. The composition of the economic activities chosen by the respondents indicates on their free and suitable choice for the economic activities as the key activities for the income generation. Also the data indicated that most of the respondents (34%) have chosen milching animal as their suitable key activities.

12. Majority (54%) of the respondents have completed one full year of their business activities. And 36 % of the respondents have almost going to

complete 12 months of their economic activities. All most 90 percentage of the respondent have nearly completed 12 months period of their economic activities.

13. Majority of the (54%) respondents expressed that they have identified their economic activities based on the suggestion given by the local NGO who promoted their groups in the beginning. And impressively 25 percentages of the respondents have chosen their economic activities based on their own self with little consultation with their family members and based on their confidence. It is also observed from the study that the group's decision also has greatly assisted them to chose right economic activities based on their groups' cohesion. And the bankers have played very little role in suggesting and identification of viable economic activities for the groups members.

14. 72 % of the respondents have undergone the training with the help of NGOs. The NGOs and DRDAs also jointly organised training program and played greater role in the area of capacity building activities for the micro entrepreneurs under SGSY. Here also the bankers have not played any constructive role in suggesting and conducting suitable training for the micro entrepreneurs.

15. 56 % of the respondents have undergone one week training based on their nature of the activities selected. And 21 percentages of the respondents have expressed that they have undergone two week training based on their nature of the activities selected and suggested by the NGOs and DRDAs officials. Further it is deduced from the data that 7 percent of the respondent are engaged in micro enterprises with out formal training since

all the activities they have chosen are traditional one and they no need training.

16. 56 percentages of the respondents are having habitual of going to bank bi-monthly basis for various transactions including repayment of their dues to the bank. Further 20 percent of the respondent are visiting to the bank occasionally and rarely to bank for various transactions including repayment of their dues to the bank.

17. The prime support from NGOs followed by the BDO/Officials has greatly assisted for most (81%) of the micro entrepreneurs in carrying out their economic activities in systematic ways. In which NGOs, are the prime supporter for the micro enterprises assisted under he the SGSY. Also the village presidents also have contributed significantly in supporting the respondents and bankers are contributed only 2% for the micro entrepreneurs

18. The micro entrepreneurs are getting more constructive support from their husbands (64%), this is healthy trend compared to the Pre SHGs stage. The respondent expressed that they are more comfortable with their Husband in carrying out income generative activities and they are also getting encouraging support from their father and mothers (18 %). It is also observed that the women are very supportive by themselves considerably without getting any support from their family members. It shows that the 9 % percent of the respondent are self supportive in nature and becoming independent thanks to the implementation of the SGSY.

19. It is clearly understood that the encouraging trend in the income generation after the micro enterprising of the respondents. From the study it is deduced that the percentage of the “No Income” category before becoming micro enterprise is clearly high (62%). But dramatically, after the micro enterprising, no respondent has come under the “No income” categories thanks to the SGSY and SHG. Further, based on the study almost all the respondents are generating income in different ranges according to their investment and economic activities and marketing feasibility.
20. Corresponding to the income of the micro entrepreneurs, their family monthly income also improved after the micro enterprising of the respondents. The additional income of the respondent has been added in their family income and aggregately their family income also has been increased in double fold. Particularly, in the income groups of 2001 – 2500 has been increased in double fold after micro enterprising and income generation of the respondent with the help of micro enterprises under the SGSY
21. As observed from the study, 63 percentage of the respondent have created some assets on their own choice. Purchasing or construction of houses also priority of the respondent, all this due to the new initiation of income generation under to the SGSY. But interestingly most of them purchased Jewel as their choice rather than land, this is may be due to social obligation and status.
22. Most of the respondents (72%) have agreed that their husband & father are greatly contributing towards sharing of the house hold responsibility by the

Father and Husband. But very few respondents have revealed that they don't want to reveal for this question.

23. Majority (47 %) of the respondents expressed that they are taking all decision on all important matters "jointly" (she and her husband). Interestingly, 26 % of the respondent boldly agreed that they "themselves" are playing greater and independent role in decision making in all important matters related to their family affairs. But interestingly the role of husband in the process of decision making are decreasing trend as against earlier. This is positive trend in the process of empowering women through income generation through SGSY

24. As observed from the above table, 58% respondents have improved their quality of life "to some extent" after becoming micro enterprises compared to the earlier period. And impressively 35 percentages of the respondents have improved their quality of life "Satisfactory" level after becoming micro entrepreneurs and generating considerable income in their life.

25. The promotion of the Self Help Groups and micro enterprises under SGSY has made 55% of the respondents insured for their life which highly positive changes noticed in this study thanks to the SGSY. Also rests of them are planning to do their insurance in the near future. More over, among the insured respondents, most of them are coming under the group insurance and remaining comes under the individuals insurance.

26. The overall understanding of the data indicates that the respondents have developed various skill quite impressively after became SHGs members and micro entrepreneurs as a result of participating various meeting and activities related to the SHG and Micro enterprises. Most of the participants (63 %) are good in problems solving skill and equal percentage of the respondent have developed Confidence Building and 49 percentage of the respondents have development skill on Accounting, and 74 % and 52 % of the participants have in social interaction and Involvement of social activities respectively.

27. The promotion of he Self Help Groups under SGSY has brought a lot of positive changes in the minds of the spouse and parents of the respondents. In this study, impressively 81 % of the respondent's spouse and parents are encouraging towards their active participation in the SHG's activities and in the process of income generation under micro enterprises.

28. 48% of the respondents have expressed that they have no problems in their micro enterprises. And other 87% of the participants are facing various problems which are described in the table no.27 in details. Among the various problems faced by the participants, 15% of the respondents are suffered from the "Non availability of the raw materials. It is also observed during the data collection with the micro entrepreneurs that some of the respondent are reluctant to express on their problems in front of the official and NGOs.

29. Majority (41%) of the respondents are marketing their product and services in the local market or local sources. And 22 % of the respondents

are extending their marketing networks at the district level. More over, considerable amount of the respondents are having their marketing network at the state and national level to broaden their market sources. But interestingly, 5% of the respondents are having national and international marketing network for their credit.

30. As observed from the study and the multiple responses indicates that the most of the respondents are required training for capacity and skill development in the areas of marking and accounting to improve their micro enterprises in more remunerative ways.

Summary of the Results

The rational analysis provides an overall picture of social, economic factors of the women micro entrepreneurs and role of micro enterprises in generation income under the scheme of SGSY.

By scanning total results, we can extract certain important out come of the study on the profile of the women micro enterprises under study. Based on the present study, an effort was made to extract certain important factors contributing to the micro enterprises and impact made on the SHGs women through micro enterprises.

- 77 % are comes under the age groups of 31 and above
- More productive age groups engaged in micro enterprises

- Active members in the SHGs.
- More matured in decision making
- 85% of the respondents were married and important bread winner
- Married women are actively engaged in the micro enterprising activities
- Widow and Destitute also have greatly benefited out of the SHG
- 44% of the respondents were studied up to 12th
- More informative in the process of micro enterprises.
- The illiterate women picked up lot of skill and other information thanks to the SHGs
- 65% of the respondents were under the Backward Class of Community
- 67% of the respondents were obtained Group loan
- But they have divided among the women member equally
- 78 % groups have been formed by the Local NGO.
- But no role for banking sectors in formation of the groups
- 38% saved between Rs.3001 to 4000
- 30% of the respondents saved between Rs. 2001 to 3000 as group saving
- The loan size of the individual micro entrepreneurs are very
- The maximum loan size as per the study is Rs.10, 000 to 15,000,
- 75 percentage of the respondent expressed that they have obtained loan based on the group concept (Group Loan but individual Activities)
- And the same loan has been divided equally by the each member in the groups.
- They are doing their economic activity independently. Accordingly are pooled together their repayment amount and regular repayment are made by the groups.

- 75 per cent of the respondents have repaid almost 75 percentage of the loan obtained
- The default rate is only 2 percent
- They are sincere to ensure regular repayment
- They are engaged in variety of economic activities under SGSY.
- 34% have chosen milching animal as their suitable key activities.
- 54% of the respondents have completed one full year of their Economic business activities.
- And 36 % of the respondents have almost going to complete 12 months of their economic activities.
- All most 90 percentage of the respondent have nearly completed 12 months period of their economic activities.
- 54%) respondents identified their economic activities based on the suggestion given by the local NGO
- Impressively 25 percentages of the respondents have chosen their economic activities based on their own self
- And the bankers have played very little role in suggesting and identification of viable economic activities for the groups members.
- 72 % of the respondents have undergone the training with the help of NGOs.
- 56 % of the respondents have undergone only one week training
- 56% of the respondents are having habitual of going to bank bi-monthly
- The prime supporters are NGOs followed by the BDO/Officials
- The micro entrepreneurs are getting more constructive support from their husbands (64%),
- All “no income category” has been turned into “income category” thanks to the micro enterprising.

- Their family monthly income also improved after the micro enterprising
- 63 percentage of the respondent have created some assets
- But interestedly most of them have purchased Jewel
- Husband & father are greatly contributing to success of Women
- Majority of the women take all decision “jointly”
- 58% respondents have improved their quality of life “to some extend”
- Women under study developed various skill quite impressively
- 63 % of the women are good in problems solving skill
- And 74 % and 52 % of the participants are having free social interaction and Involvement of social activities respectively.
- SGSY has made lot of positive changes in the minds of the spouse and parents of the respondents.
- In this study, impressively 81 % of the respondent’s spouse and parents are encouraging towards their active participation
- 87% of the participants are facing various problems which are described in the table no.27 in details.
- 41% of the respondents are marketing their product and services in the local market or local sources.
- Most of the respondents are required training for capacity and skill development in the areas of marking and accounting to improve their micro enterprises in more remunerative ways.

Recommendations

Based on the present study and its outcome the following recommendation are made for those who are interested in the promotion of SGSY in more integrated way.

1. The similar study may be made with other geographical areas with more samples.
2. The comparative can be conducted with low and high profile implementation
3. Marketing infrastructure may be developed at the block and district
4. Supply of raw materials in single window may be promoted for the easy access to micro enterprises.
5. Marketing information resource centre may be set at the district and block level to get frequent information on the marketing of their products.
6. Stocking and Storage facilities can be created under infrastructure grant so that the micro entrepreneurs can access to store their production
7. Frequent of additional dose of loan can be extended to strengthen their economical activities.
8. Various micro entrepreneurial societies can be set up to professionalize their economic activities.
9. District level marketing agency may activated in more objective way so the micro entrepreneurs will be get regular support in all respects.
10. Computerized Information Resource Centre may be set up to facilitate the micro entrepreneurs to get more frequent information related to their economic activities.

11. Capacity building and skill training on marketing and accounting may be organized in more frequent interval.
12. Block level mini Micro Entrepreneurial Park (MEP) may be set so that the micro entrepreneurs assisted under the SGSY can set up their unite at the park which would be equipped with all facilities including day care centre.
13. Active and frequent visits by the Concerned NGO, Officers, and Bankers required extending regular motivational support and guidance to the micro entrepreneurs.
14. The bankers may be extended more constructive role in the promotion of micro entrepreneurs.

Chapter V – Summary of result, Discussion and Conclusion.

In this concluding chapter, result, discussion and certain valid conclusions, extracted on the basis of objectively quantified results are presented. As the major objective of the present study is to find out the Social, Economical background of the women micro entrepreneurs and the role of micro enterprises in employment and income generation with the special reference to the SGSY, the percentage analysis was computed and actual frequencies was interpreted accordingly.

The Interview schedules were used and primary data were Collected as per the details of the attributes described earlier. Finally, the critical analyses were also worked out to find out whether the micro entrepreneurs have improved their economical status after become micro enterprises.

Summary of the results

28 multiple chose questions were included in the interview schedule for the study on hand. The interpretation of the interview schedule is presented table by table in the chapter V. The overall picture derived on the basis of the findings indicates the following profile of the women micro entrepreneurs which are presented here.

31. Most of the respondents (77 %) are comes under the age groups of 31 and above which is more productive age groups engaged in micro enterprises and active members in the SHGs. More they are more matured in decision making in the areas related to micro enterprises.

32. Majority (85%) of the respondents were married which indicates that they are the important bread winner in their family. It is important to note that married women are actively engaged in the micro enterprising activities to generate sustainable income under the SGSY. The considerable number of women who belong to Widow and Destitute also have greatly benefited out of the SHG and micro credit under SGSY.

33. Among the women micro entrepreneurs under study, 44% of the respondents were studied up between 10th Standard of school education to 12th standard and Degree and more informative which helped them to active part in the process of micro enterprises. Interestingly 56 % of the women are illiterate and studied up to 5th standard and picked up lot of skill and other information thanks to the SHGs

34. Most (65%) of the respondents were under the Backward Class of Community which is followed by the 32 percent of the respondents were Scheduled Caste. It is also observed that the women belongs to forward communities were not actively covered in the micro enterprises and SGSY though there are considerable amount of poor family are exist in the forward community.

35. 67% of the respondents were obtained Group loan and others (33 %) were received as individual loan for their economic activities. But it is also observed that majority of the groups were obtained group loan under SGSY, but they have divided among the women member equally and

doing micro enterprises separately and not coming under the groups economic activities but individual economic activities.

36.It is pertinent to note that the majority (78 %) of the respondents were expressed that their groups have been formed by the Local NGO. Also it is understood from the study that apart from the NGO and DRDA, the village presidents had also played active in promoting Self Help Groups and linking with SGSY under DRDA. But no role for banking sectors in formation of the groups at the grass root level.

37.Majority of the respondent (38%) saved between Rs.3001 to 4000 followed by 30% of the respondents saved between Rs. 2001 to 3000 as group saving in their groups. More over the quantum of individual saving in the groups is very moderate and no one in the studied respondent has saved above Rs.6000 though they have completed more two of years of existences.

38.It is very clear from the study that the loan size of the individual micro entrepreneurs are very according to their economic activities identified and repayment capacity. The maximum loan size as per the study is between Rs.10, 000 to 15,000, followed by the 17 percentage of the loan size is Rs. 15,001- 20,000/- Further it was observed from the data and during the interview that nearly 75 percentage of the respondent expressed that they have obtained loan based on the group concept (Group Loan but individual Activities) and the same loan has been divided equally by the each member in the groups. And they are doing their economic activity independently. Accordingly are pooled together their repayment amount and regular repayment are made by the groups.

39. It is pertinent to note that the repayment rates are impressive and nearly 75 per cent of the respondents have repaid almost 75 percentage of the loan obtained for the economic activities. Further it is deduced from the study that except 2 respondents studied all are active in the repayment process within the stipulated repayment period. And most interestingly, 7 respondents have already cleared their loan repayment within the time and expecting for the additional loan. From the study it is understood that the defaulter rate is 2%.

40. It is clear to note that the majorities (63%) of the respondents have their loan outstanding only below the Rs. 10,000/-. And they are sincere to ensure regular repayment as per the bank direction and agreement made upon it in the beginning. Further it is deduced from the study that 4 respondents have to repay maximum of their loan obtained. These 4 respondents may be considered as high risk groups since they very poor repayment culture. The group's members also have taken initiatives to pressurize these members to the proper repayment in time.

41. The respondents are engaged in variety of economic activities under SGSY. The composition of the economic activities chosen by the respondents indicates on their free and suitable choice for the economic activities as the key activities for the income generation. Also the data indicated that most of the respondents (34%) have chosen milching animal as their suitable key activities.

42. Majority (54%) of the respondents have completed one full year of their business activities. And 36 % of the respondents have almost going to complete 12 months of their economic activities. All most 90 percentage of the respondent have nearly completed 12 months period of their economic activities.

43. Majority of the (54%) respondents expressed that they have identified their economic activities based on the suggestion given by the local NGO who promoted their groups in the beginning. And impressively 25 percentages of the respondents have chosen their economic activities based on their own self with little consultation with their family members and based on their confidence. It is also observed from the study that the group's decision also has greatly assisted them to chose right economic activities based on their groups' cohesion. And the bankers have played very little role in suggesting and identification of viable economic activities for the groups members.

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45. 56 % of the respondents have undergone one week training based on their nature of the activities selected. And 21 percentages of the respondents have expressed that they have undergone two week training based on their

nature of the activities selected and suggested by the NGOs and DRDAs officials. Further it is deduced from the data that 7 percent of the respondent are engaged in micro enterprises with out formal training since all the activities they have chosen are traditional one and they no need training.

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shows that the 9 % percent of the respondent are self supportive in nature and becoming independent thanks to the implementation of the SGSY.

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50. Corresponding to the income of the micro entrepreneurs, their family monthly income also improved after the micro enterprising of the respondents. The additional income of the respondent has been added in their family income and aggregately their family income also has been increased in double fold. Particularly, it the income groups of 2001 – 2500 has been increased in double fold after micro enterprising and income generation of the respondent with the help of micro enterprises under the SGSY

51. As observed from the study, 63 percentage of the respondent have created some assets on their own choice. Purchasing or construction of houses also priority of the respondent, all this due to the new initiation of income generation under to the SGSY. But interestedly most of them are purchased Jewel as their choice rather than land, this is may be due to social obligation and status.

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Annexure - II

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